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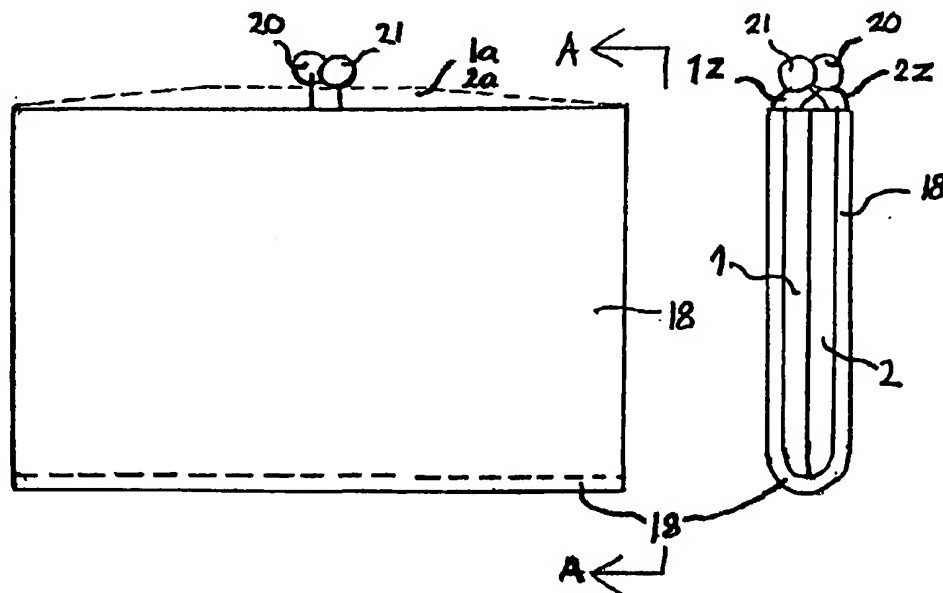
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(54) Title: MOBILE PHONE COMMUNICATIONS SYSTEM WITH INCREASED FUNCTIONALITY



(57) Abstract: The invention relates to a mobile telephone and a smart card transaction system in combination, where the functionality of a mobile telephone is increased so that the phone can be used in a large range of transactions for which smart cards are normally used. The phone may also be provided with a slot to receive smart cards and re-charge them with funds for cashless transactions, by communicating with a bank account or the like.



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*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*